

## ABSTRACT OF THE DISCLOSURE

An electronic value storage device and system which can be used for making valid payment of fares or purchases of services and goods, in which a transaction terminal detects a deficiency in stored value in the device upon presentation for a purchase, and automatically increases the stored value amount by debiting a credit account of the user. Different PIN numbers may be provided for different functions of the device, such as credit updating and transfer of credit from a protected credit account to a cash value storage medium on the device.

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